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## Amendments to the Claims

This listing of claims replaces all prior versions and listings of claims in the application.

## Listing of Claims

1. (Currently Amended) A system for identifying a client, the system comprising a server and a portable communication device,

wherein the portable communication device comprises:

a switch for turning on the portable communication device;

a nonvolatile memory for storing at least one reference biological information of the client using the portable communication device, the stored biological information being stored in the nonvolatile memory prior to turning on the portable communication device;

a sensor for reading at least one biological information of the client after using the switch to turn on the portable communication device;

a checking circuit for performing an identification process to confirm [[the]] <u>an</u> identity of the client by checking the read biological information with the stored biological information, wherein the checking circuit is configured to complete the identification of the client if the read biological information matches with the stored reference biological information; and

a transmitting circuit for transmitting information that the identification of the client is completed and the identity of the client is confirmed to the server,

wherein the portable communication device is configured to complete the identification of the client without a necessity of exchanging data between the portable communication device and the server, and

wherein the server is configured to transmit the information that the identification of the client is completed to a final end of transaction configured to start a transaction with the client conditioned upon receipt of the information that the identification of the client is completed, and

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wherein a personal identification number information is sent to the server after transmitting the information that the identification of the client is completed to the server, and the stored biological information is rewritable if the personal identification number matches with a number stores at the server and is not rewritable if the personal identification number does not match with the number stored at the server.

2-25. (Canceled)

26. (Currently Amended) A method for identifying a client, said method comprising steps of:

turning on a portable communication device;

reading at least one biological information of the client by a sensor in the portable communication device after turning on the portable communication device;

performing an identification process by a checking circuit in the portable communication device to confirm [[the]] an identity of the client by checking the read biological information with at least one stored reference biological information of the client, the stored reference biological information being stored in a nonvolatile memory in the portable communication device prior to turning on the portable communication device;

using the checking circuit to complete the identification of the client if the read biological information matches with the stored reference biological information;

and transmitting information that the identification of the client is completed and the identity of the client is confirmed from the portable communication device to [[the]] a server,

wherein the identification of the client is completed without a necessity of exchanging data between the portable communication device and a server, and

wherein the server is configured to transmit the information that the identification of the client is completed to a final end of transaction configured to start a transaction with the client conditioned upon receipt of the information that the identification of the client is completed, and

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wherein a personal identification number information is sent to the server after transmitting the information that the identification of the client is completed to the server, and the stored biological information is rewritable if the personal identification number matches with a number stores at the server and is not rewritable if the personal identification number does not match with the number stored at the server.

27-50. (Canceled)

51. (Previously Presented) A business method using Internet, said business method comprising:

identifying a client by an identifying element loaded in a portable communication device; and

controlling a communication between the client and a plurality of dealers by a control element in a server;

wherein said identifying step comprises:

storing at least one reference biological information of the client in a nonvolatile memory in the portable communication device prior to turning on the portable communication device;

turning on the portable communication device;

reading at least one biological information of the client after turning on the portable communication device; and

performing an identification process to confirm the identity of the client by checking the read biological information with the at least one reference biological information stored in the nonvolatile memory in the portable communication device;

using the portable communication device to complete the identification of the client if the read biological information matches with the stored reference biological information; and

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transmitting information that the identification of the client is completed and the identity of the client is confirmed from the identifying element to the control element, wherein the identifying step is completed without a necessity of exchanging data between the portable communication device and the server, and

wherein said controlling step comprises:

admitting the communication between the client and the plurality of dealers after identifying the client by the identifying element; and

providing a password to the client, and

wherein the server is configured to transmit the information that the identification of the client is completed and the identity of the client is confirmed to a final end of transaction configured to start a transaction with the client conditioned upon receipt of the information that identification of the client is completed and the identity of the client is confirmed, and

wherein a personal identification number information is sent to the server after transmitting the information that the identification of the client is completed to the server, and the stored biological information is rewritable if the personal identification number matches with a number stores at the server and is not rewritable if the personal identification number does not match with the number stored at the server.

## 52-53. (Canceled)

54. (Previously Presented) A system for identifying a client according to claim 1, wherein the nonvolatile memory stores a plurality of reference biological information of the client, and

wherein the checking circuit is configured to complete the identification of the client if the read biological information has matched with at least one of the stored plurality of reference biological information to the server.

55. (Previously Presented) A system for identifying a client according to claim 54,

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wherein the sensor reads the plurality of biological information of the client, and wherein the checking circuit is configured to complete the identification of the client if each of the plurality of read biological information has matched with at least one of the plurality

of stored reference biological information.

56. (Previously Presented) A system for identifying a client according to claim 1, wherein

the information that the identification of the client is completed and the identity of the client is

confirmed is transmitted to the server through the Internet.

57-58. (Cancelled)

59. (Previously Presented) A system for identifying a client according to claim 1, wherein

the read biological information is one selected from the group consisting of a fingerprint, a palm

pattern and a voice print.

60. (Previously Presented) A system for identifying a client according to claim 59,

wherein the palm pattern is a whole pattern of the palm or a pattern of a part of the palm.

61. (Canceled)

62. (Previously Presented) A system for identifying a client according to claim 1, wherein

the sensor includes one of a photodiode and a CCD.

63. (Previously Presented) A system for identifying a client according to claim 1, wherein

the portable communication device is a portable information terminal.

64. (Previously Presented) A system for identifying a client according to claim 1, wherein

the portable communication device is a portable telephone.

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65. (Previously Presented) A system for identifying a client according to claim 1, wherein

the portable communication device is a personal computer.

66. (Previously Presented) A method according to claim 26, wherein the nonvolatile

memory stores a plurality of reference biological information of the client.

67. (Previously Presented) A method according to claim 66, wherein the checking is

performed between each of a plurality of read biological information and at least one of the

plurality of stored biological information.

68. (Previously Presented) A method according to claim 26, wherein the information that

the identification of the client is completed and the identity of the client is confirmed is

transmitted to the server through the Internet.

69-72. (Canceled)

73. (Previously Presented) A method according to claim 26, wherein the read biological

information is one selected from the group consisting of a fingerprint, a palm pattern and a voice

print.

74. (Previously Presented) A method according to claim 73, wherein the palm pattern is

one of a whole pattern of the palm and a part pattern of the palm.

75. (Previously Presented) A method according to claim 26, wherein the portable

communication device is a portable information terminal.

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76. (Previously Presented) A method according to claim 26, wherein the portable communication device is a portable telephone.

- 77. (Previously Presented) A method according to claim 26, wherein the portable communication device is a personal computer.
- 78. (Previously Presented) A business method according to claim 51, wherein the read biological information is one selected from the group consisting of a fingerprint, a palm pattern and a voice print.
- 79. (Previously Presented) A business method according to claim 78, wherein the palm pattern is one of a whole pattern of the palm and a part pattern of the palm.
- 80. (Previously Presented) A business method according to claim 51, wherein the portable communication device is a portable information terminal.
- 81. (Previously Presented) A business method according to claim 51, wherein the portable communication device is a portable telephone.
- 82. (Previously Presented) A business method according to claim 51, wherein the portable communication device is a personal computer.
  - 83. (Canceled)
- 84. (Currently Amended) A system for identifying an individual to identify a client, said system comprising a portable communication device having:

an activation means for turning on the portable communication device;

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a storing means for storing a reference biological information of the client prior to turning on the portable communication device;

a reading means for reading a biological information of the client after turning on the portable communication device;

a checking means for performing an identification process to confirm [[the]] <u>an</u> identity of the client by checking the read biological information with the stored biological information and completing the identification of the client if the read biological information matches with the stored reference biological information; and

a transmitting means for transmitting information to [[the]] a server that the identification of the client is completed and the identity of the client is confirmed,

wherein the checking means is configured to complete the identification of the client without a necessity of exchanging data with the server, and

wherein a personal identification number information is sent to the server after transmitting the information that the identification of the client is completed to the server, and the stored biological information is rewritable if the personal identification number matches with a number stores at the server and is not rewritable if the personal identification number does not match with the number stored at the server.

85. (Currently Amended) A method for identifying an individual to identify a client, said method comprising:

storing at least one reference biological information of the client in a portable communication device prior to turning on the portable communication device;

reading a biological information of the client after turning on the portable communication device;

performing an identification process at the portable communication device to confirm the identity of the client by checking the read biological information with the at least one stored reference biological information of the client and completing the identification of the client if the read biological information matches with the stored reference biological information,

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wherein the identification process is completed without a necessity of a communication with a server, and

wherein information that the identification of the client is completed and the identity of the client is confirmed is transmitted to the server after identifying the client, and

wherein a personal identification number information is sent to the server after transmitting the information that the identification of the client is completed to the server, and the stored biological information is rewritable if the personal identification number matches with a number stores at the server and is not rewritable if the personal identification number does not match with the number stored at the server.

86-95. (Canceled)